

March 27, 2009

PUBLIC NOTICE # 2009-13

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
09-2439		ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE		0
09-2390		ALLSTATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-CUSTOMIZER	
09-2392		ALLSTATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS		
09-2387	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS		
09-2471		AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PMR HO-4 RENTERS	0
09-2442		AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	WATERCRAFT	0
09-2497		AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILE HOME	0
09-2397		AXIS REINSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	SKI-SAFE/SEA-SAFE PERSONAL WATERCRAFT	0
09-2429		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	AFB TECHNOLOGY AND PROF LIAB	
09-2515		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS INSURANCE	0
09-2486		BENCHMARK INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-2431		BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
09-2538	0660	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	ALL PROGRAMS	
09-2464	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
09-2456	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	SURETY	FORMS		
09-2517		CONTINENTAL CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	ASSOCIATION LIABILITY	
09-2450	0000	CORNERSTONE NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-CAMINO	
09-2451		CORNERSTONE NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	ARF08-VAR. 8 B-CAMINO	6.23

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09-2485		CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET	
09-2505		CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	MAINSTREET	-34.3
09-2506		CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	MAINSTREET	-20.19
09-2465	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
09-2493		EMPIRE FIRE AND MARINE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PREFERRED AND STANDARD HOMEOWNERS	0
09-2421	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		0
09-2473	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
09-2412	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS		
09-2438	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-2453	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS		
09-2499	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	FORMS	NONE	
09-2459		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
09-2423		EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
09-2385	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AGRICULTURAL OUTPUT	
08-14927	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR. 2A.	4.78
08-14930	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE AND VARIANCE	VAR 2A	-0.91
09-2502	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS		
09-2526	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	

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09-2528	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
08-14928	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR. 2A.	4.78
08-14931	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE AND VARIANCE	VAR 2A	-0.91
09-2503	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS		
09-2527	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
09-2529	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
09-2512		FIDELITY AND DEPOSIT COMPANY OF MARYLAND	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	TRADITIONAL HOMEOWNERS	0
09-2448		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
09-2449		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
09-2479		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
09-2480		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
09-2481		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
09-2482		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
09-2483		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
09-2484		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-505		FIRST COLONIAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LEGAL SERVICES INSURANCE	0
09-2443	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
09-2393		GENERALI ASSICURAZIONI GENERALI S.P.A. (U.S. BRANCH)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-ISO GENERAL USE	

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09-2395		GENERALI ASSICURAZIONI GENERALI S.P.A. (U.S. BRANCH)	COMMERCIAL	OTHER LIABILITY	FORMS	ISO GENERAL USE	
09-2403	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK PLUS RENOVATION	
09-2466	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	
09-2487	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-2531	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
09-2404	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK PLUS RENOVATION	
09-2467	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	
09-2476		GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE		0
09-2488	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-2532	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
09-2405	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK PLUS RENOVATION	
09-2468	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	
09-2477		GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HOME BUILDERS RISK	0
09-2489	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
09-2533	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
09-2406	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK PLUS RENOVATION	
09-2469	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	
09-2490	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0

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09-2534	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
09-2535	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
09-2536	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
09-2437		GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ENTERTAINMENT	0
09-2430		GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS		
09-2434		JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	JEWELERS BLOCK/JEWELERS STANDARD	0
09-2436		JEWELERS MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PERSONAL JEWELRY	0
09-2444	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
09-2445	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
09-2446	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
09-2428		LIG INSURANCE CO., LTD., UNITED STATES BRANCH	COMMERCIAL	MULTI-PERIL	RULE CHANGE		0
09-2463		LIG INSURANCE CO., LTD., UNITED STATES BRANCH	COMMERCIAL	FIRE	RULE CHANGE		0
09-2447	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
09-2435	1326	MENDOTA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	MENDOTA SPECIALTY AUTO	
09-2539	0660	MERCURY CASUALTY COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	ALL PROGRAMS	
09-2540	0660	MERCURY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	ALL PROGRAMS	
09-2416	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	2009 BUSINESS PLAN	
09-2386	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AGRICULTURAL OUTPUT	

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09-2388	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS		
09-2426	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS		
09-2389	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS		
09-2427	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS		
09-2494		NCMIC INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - NATUROPATHIC	0
09-2400	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	GENERIC ISO	
09-2401	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	GENERIC ISO	
09-2433		NORTHLAND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRUCK	0
09-2411		NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-STANDARD & ALL PROGRAMS	
09-2432		OHIO INDEMNITY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	BOTH RATE AND FORM	GUARANTEED AUTO PROTECTION(GAP)	-0.8
09-2462		OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIMARY DIRECTORS & OFFICERS	
09-2422	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE		0
09-2474	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
09-2491		PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROFESSIONAL LIABILITY-CHIROPRACTOR	
09-2507		PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	CHIROPRACTOR-AHP PURCHASING GRP	
09-2513		PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
09-2519		PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
09-2457	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS		

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09-2516		QBE INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD AUTO	3.61
09-2458		RSUI INDEMNITY COMPANY	COMMERCIAL	FIRE	FORMS	WOODWORKING PROPERTY	
09-2495		SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-1.18
09-2498		SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
09-2417		ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SELECTONE FOR INVESTMENT ADVISERS & FUNDS	
09-2418		ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
09-2511		TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYEE BENIFITS LIABILITY	0
09-2407		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	WRAP+	
09-2409		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	WRAP+ MODULAR,EPL	
09-2460		U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	KIDNAP AND RANSOM	
09-2424	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM & RANCH	
09-2425	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM & RANCH	
09-2461		VANLINER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
09-2413	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		
09-2440	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-2454	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS		
09-2500	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
09-2414	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		

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09-2441	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
09-2455	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS		
09-2501	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
09-2475		WESTERN INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE		
09-2520		WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	23
09-2402	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	GENERIC ISO	
09-2470		WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
09-2415		XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS & ANIMAL MORTALITY	
134 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							